Application Serial No.: 10/629,784
Applicants: W. Jeffrey Knowles *et al.*
Response to Office Action mailed November 1, 2007

Amendments to the Claims:

1.   (Currently amended)   A method of reconciling financial transactions, comprising:

receiving transaction data from a bank;

storing a copy of the transaction data in a data source;

transmitting the transaction data to a credit card association;

receiving a first statement of financial transactions generated according to a first set of rules from the credit card association;

retrieving the copy of the transaction data from the data source;

generating ~~providing~~ a second statement of financial transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of financial transactions; and

comparing the second statement of financial transactions to the first statement of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of financial transactions, the discrepancy including different total transaction amounts resulting from the first set of rules and second set of rules using different exchange rates.

2.   (Currently amended)   The method of claim 1, wherein the step of comparing the second statement of financial transactions to the first statement of financial transactions includes comparing a first value from the first statement of financial transactions with a second value from the second statement of

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financial transactions to determine a difference between the first value and the second value.

3.   (Currently amended)   The method of claim 2, wherein the step of comparing the second statement of financial transactions to the first statement of financial transactions further includes identifying causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions.

4.   (Currently amended)   The method of claim 3, wherein the step of identifying causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions includes evaluating a list of possible errors.

5.   (Currently amended)   The method of claim 1, further including instituting correction action upon identifying discrepancy between the first statement of financial transactions and the second statement of financial transactions.

6.   (Cancelled)

7.   (Currently amended)   The method of claim 1, wherein the second set of rules is compiled from the first set of rules such that the second statement of financial transactions simulates the first statement of financial transactions and generates similar results given similar data input.

8.   (Currently amended)   The method of claim 7, wherein the

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second statement of financial transactions is generated by a third party service provider.

9.   (Currently amended)   The method of claim 1, wherein the second statement of financial transactions is generated on a per transaction basis.

10.   (Currently amended)   A method of performing account reconciliation of financial transactions, comprising:

    receiving transaction data from a first financial institution;

    storing a copy of the transaction data in a data source;

    transmitting the transaction data to a second financial institution;

    receiving a first statement of financial transactions generated according to a first set of rules from the second financial institution;

    retrieving the copy of the transaction data from the data source;

    generating providing a second statement of financial transactions from the copy of the transaction data using a second set of rules;

    comparing the second statement of financial transactions to the first statement of financial transactions to identify discrepancy between the first statement of financial transactions and the second statement of financial transactions, the discrepancy being selected from the group consisting of differing total transaction amounts, differing interchange fees, differing exchange rates, differing amounts of a single transaction, differing transaction dates, and differing transaction merchants;

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and

determining causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions.

11. (Currently amended) The method of claim 10, wherein the step of comparing the second statement of financial transactions to the first statement of financial transactions includes comparing a first value from the first statement of financial transactions with a second value from the second statement of financial transactions to determine a difference between the first value and the second value.

12. (Currently amended) The method of claim 10, wherein the step of determining causation of the discrepancy between the first statement of financial transactions and the second statement of financial transactions includes evaluating a list of possible errors.

13. (Currently amended) The method of claim 10, further including instituting correction action upon identifying discrepancy between the first statement of financial transactions and the second statement of financial transactions.

14. (Currently amended) The method of claim 10, wherein the second set of rules is consistent with and compiled from the first set of rules such that the second statement of financial transactions simulates the first statement of financial transactions and generates similar results given similar data input.

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15. (Currently amended) The method of claim 10, wherein the second statement of financial transactions is generated on a per transaction basis.

16. (Currently amended) A credit card processing system, comprising a data processing center having:

    a communication link to a bank to receive transaction data;

    a data source for storing a copy of the transaction data;

    a communication link to a credit card association to transmit the transaction data and to receive a first statement of credit card transactions generated using a first set of rules, wherein the data processing center retrieves the copy of the transaction data from the data source and generates a second statement of credit card transactions from the copy of the transaction data using a second set of rules consistent with the first set of rules used to generate the first statement of credit card transactions and compares the second statement of credit card transactions to the first statement of credit card transactions to identify discrepancy between the first statement of credit card transactions and the second statement of credit card transactions.

17. (Currently amended) The credit card processing system of claim 16, wherein the data processing center identifies causation of the discrepancy between the first statement of credit card transactions and the second statement of credit card transactions.

18. (Currently amended) The credit card processing system of

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claim 17, wherein the data processing center identifies the causation of the discrepancy between the first statement of credit card transactions and the second statement of credit card transactions by evaluating a list of possible errors.

19. (Currently amended) The credit card processing system of claim 16, wherein the data processing center recommends correction action upon identifying discrepancy between the first statement of credit card transactions and the second statement of credit card transactions.

20. (Currently amended) The credit card processing system of claim 16, wherein the second set of rules is compiled from the first set of rules such that the second statement of credit card transactions simulates the first statement of credit card transactions and generates similar results given similar data input.

21. (Currently amended) A computer based system for reconciling financial transactions, comprising:

    means for receiving transaction data from a bank;

    means for storing a copy of the transaction data in a data source;

    means for transmitting the transaction data to a credit card association;

    means for receiving a first statement of financial transactions generated according to a first set of rules from the credit card association;

    means for retrieving the copy of the transaction data from the data source;

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means for ~~providing~~ generating a second statement of
financial transactions from the copy of the transaction data
using a second set of rules consistent with the first set of
rules used to generate the first statement of financial
transactions; and

means for comparing the second statement of financial
transactions to the first statement of financial transactions to
identify discrepancy between the first statement of financial
transactions and the second statement of financial transactions.

22. (Currently amended) The computer based system of claim 21,
further including means for identifying causation of the
discrepancy between the first statement of financial transactions
and the second statement of financial transactions.

23. (Currently amended) The computer based system of claim 21,
further including means for instituting correction action upon
identifying discrepancy between the first statement of financial
transactions and the second statement of financial transactions.

24. (Currently amended) The computer based system of claim 21,
wherein the second set of rules is compiled from the first set of
rules such that the second statement of financial transactions
simulates the first statement of financial transactions and
generates similar results given similar data input.

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